

1/23

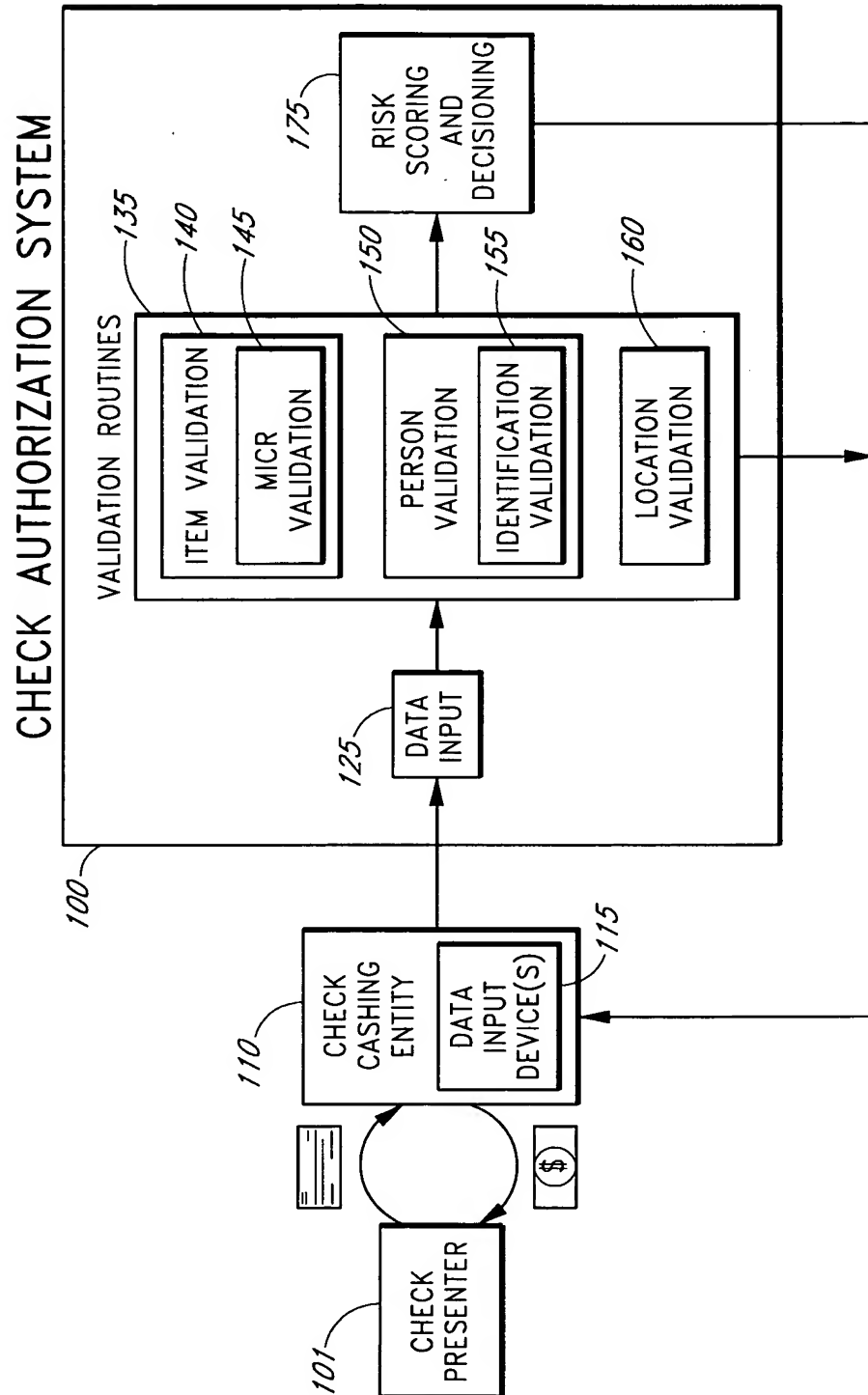
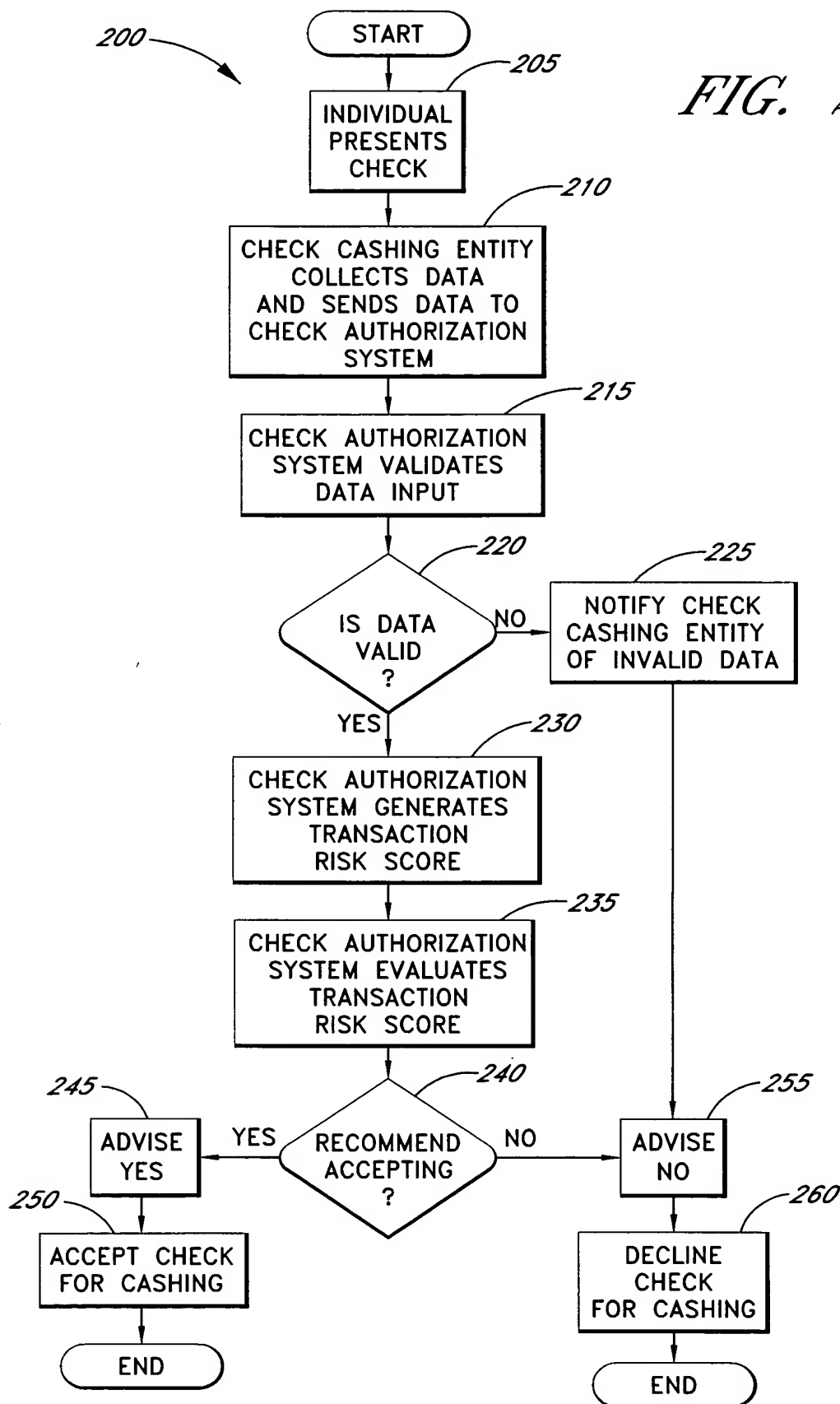


FIG. 1

FIG. 2



3/23

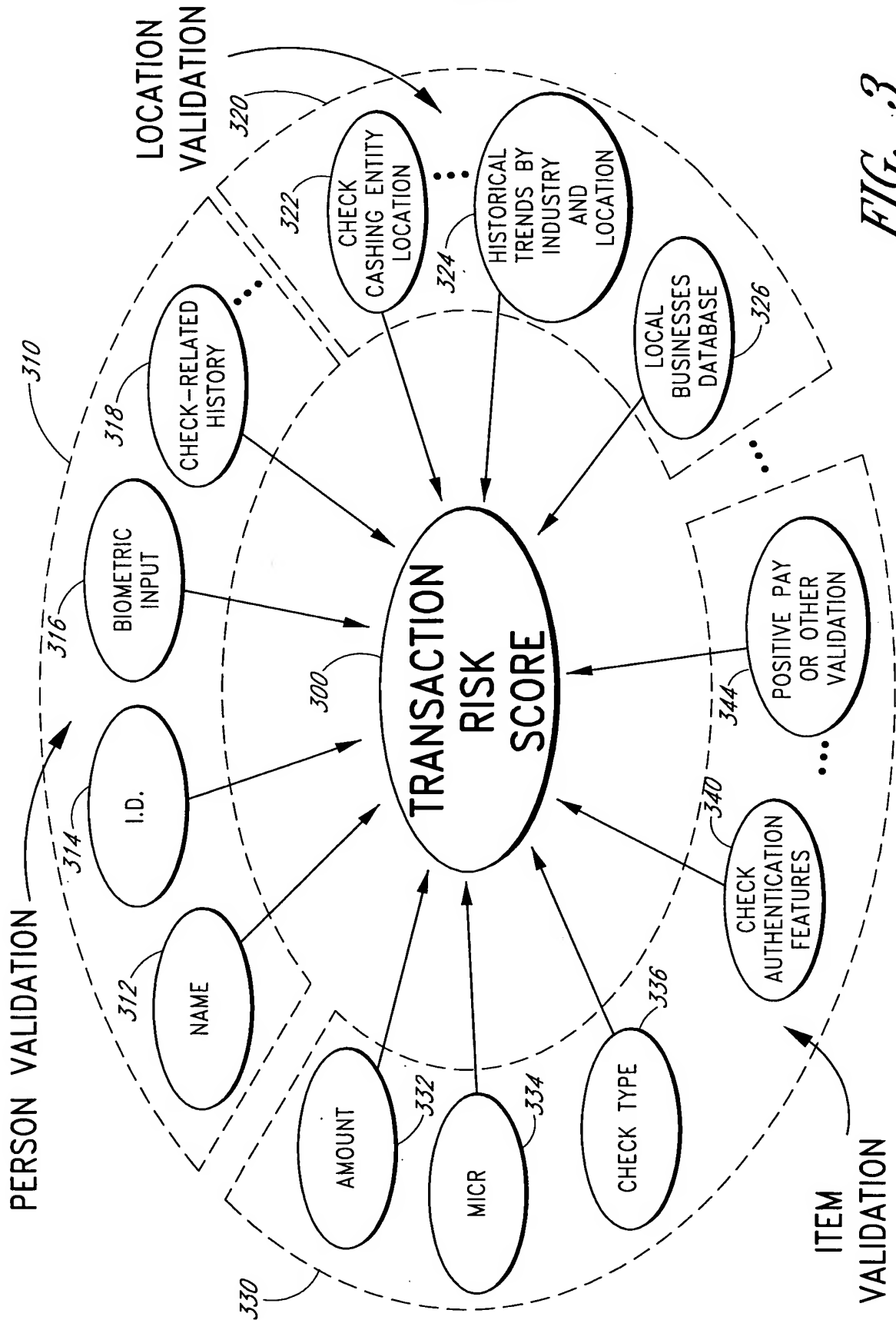


FIG. 3

SCORE CALCULATION A		
410	420	430
Variable	Value	Score
Check Amount	\$100	49
Positive Pay	Data Unavail.	50
Local Employer	Unknown	30
Company Size	Unknown	30
Company Size	Unknown	30
Insignia Confidence	Not Used	46
Previous History	Above Avg.	50
Total - Amt. Checks/6 days	\$1000	45
Total: 340		440
(Cutoff = 235)		TRANSACTION APPROVED

SCORE CALCULATION B		
410	420	430
Variable	Value	Score
Check Amount	\$100	49
Positive Pay	No Match	-100
Local Employer	No	0
Company Size	250	40
Insignia Confidence	70% Conf.	46
Biometric Confidence	55% Conf.	20
Previous History	Average	44
Total Amt. Checks/6 days	\$1000	45
Total: 144		440
(Cutoff = 235)		TRANSACTION DENIED

SCORE CALCULATION A		
410	420	430
Variable	Value	Score
Check Amount	\$100	49
Positive Pay	Data Unavail.	50
Local Employer	Unknown	30
Company Size	Unknown	30
Company Size	Unknown	30
Insignia Confidence	Not Used	46
Previous History	Above Avg.	50
Total - Amt. Checks/6 days	\$1000	45
Total: 340		440
(Cutoff = 235)		TRANSACTION APPROVED

SCORE CALCULATION B		
410	420	430
Variable	Value	Score
Check Amount	\$100	49
Positive Pay	No Match	-100
Local Employer	No	0
Company Size	250	40
Insignia Confidence	70% Conf.	46
Biometric Confidence	55% Conf.	20
Previous History	Average	44
Total Amt. Checks/6 days	\$1000	45
Total: 144		440
(Cutoff = 235)		TRANSACTION DENIED

### SCORE CALCULATION C

[illegible]

FIG. 5

6/23

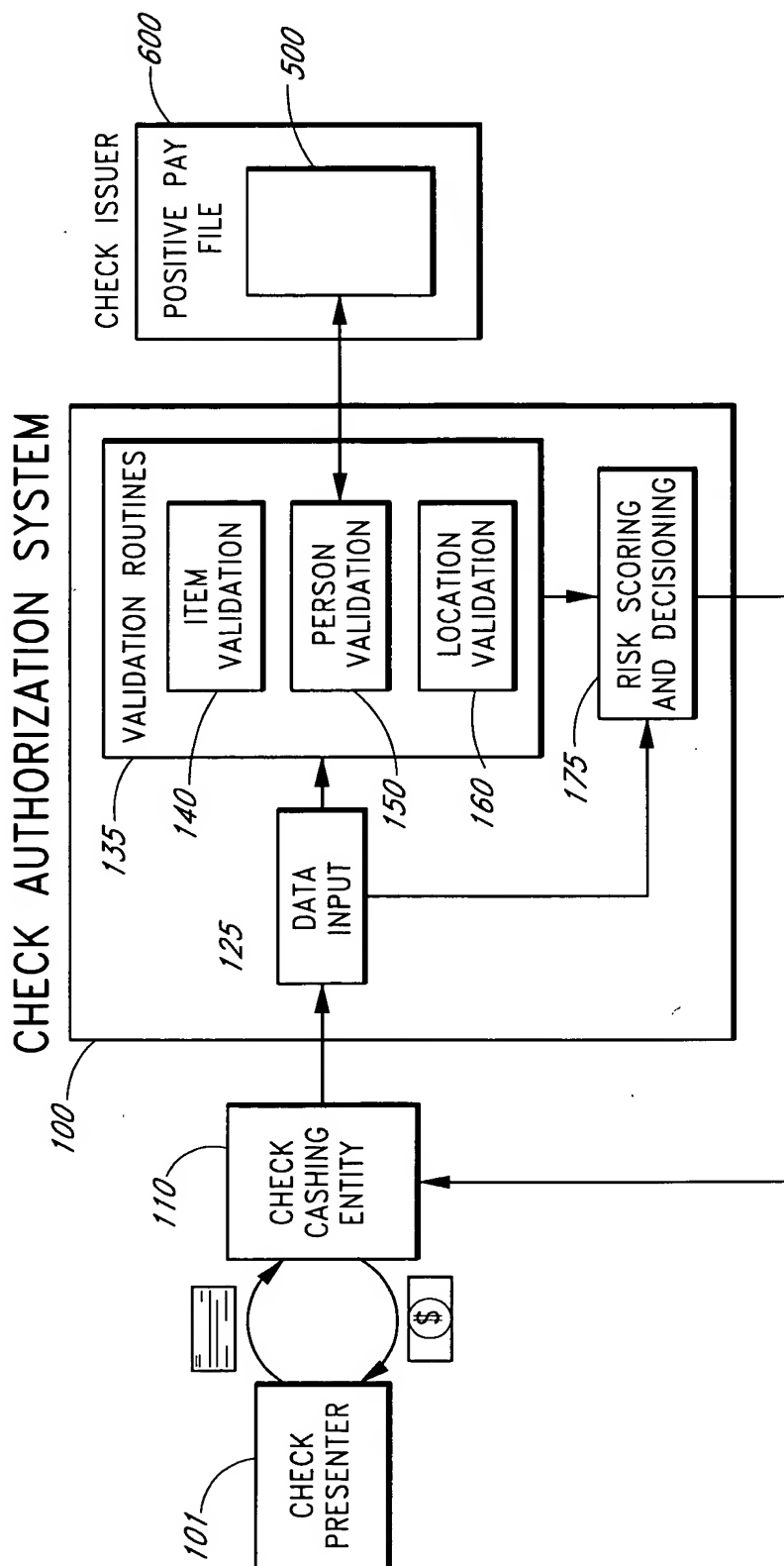


FIG. 6A

7/23

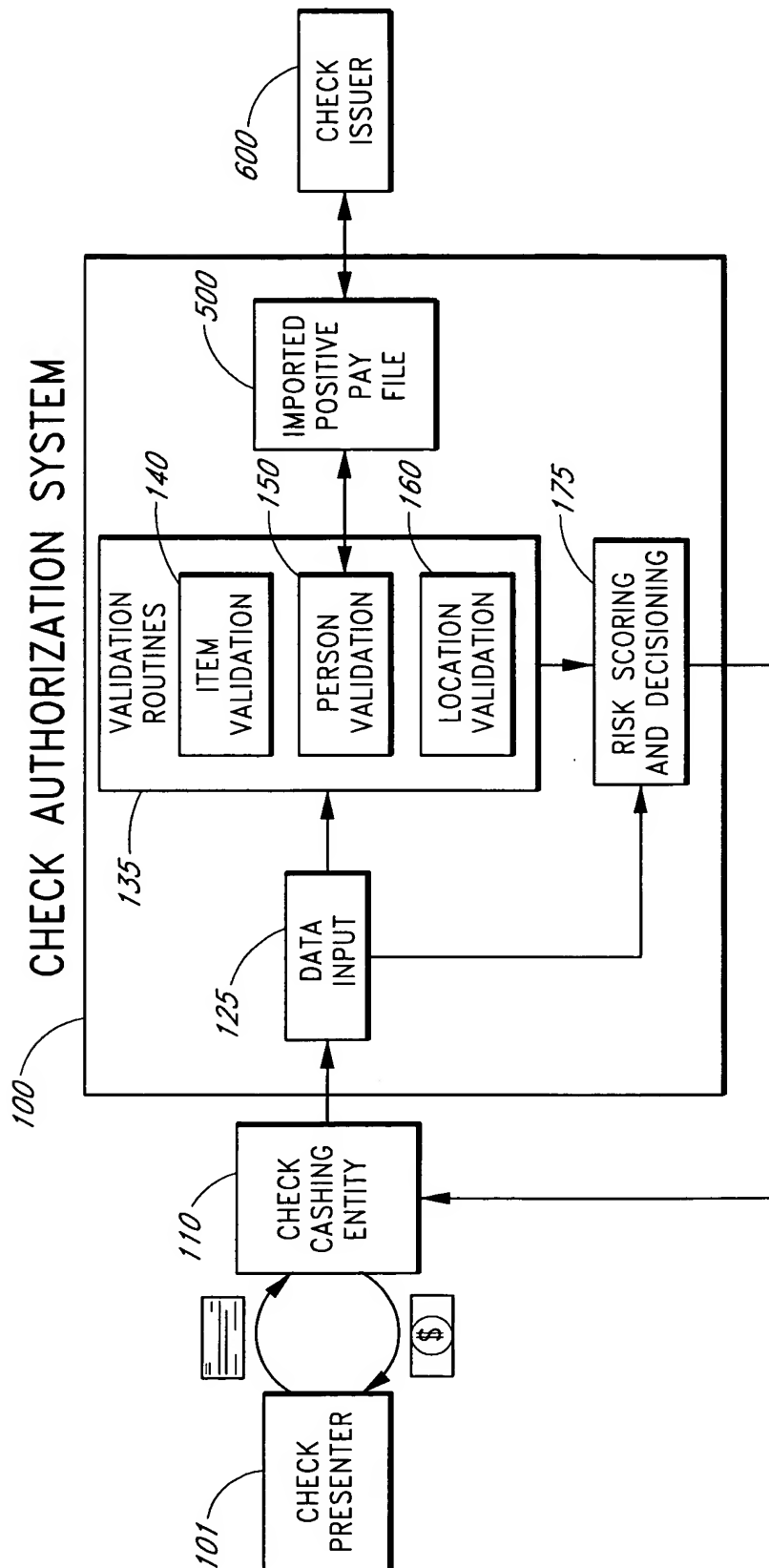


FIG. 6B

8/23

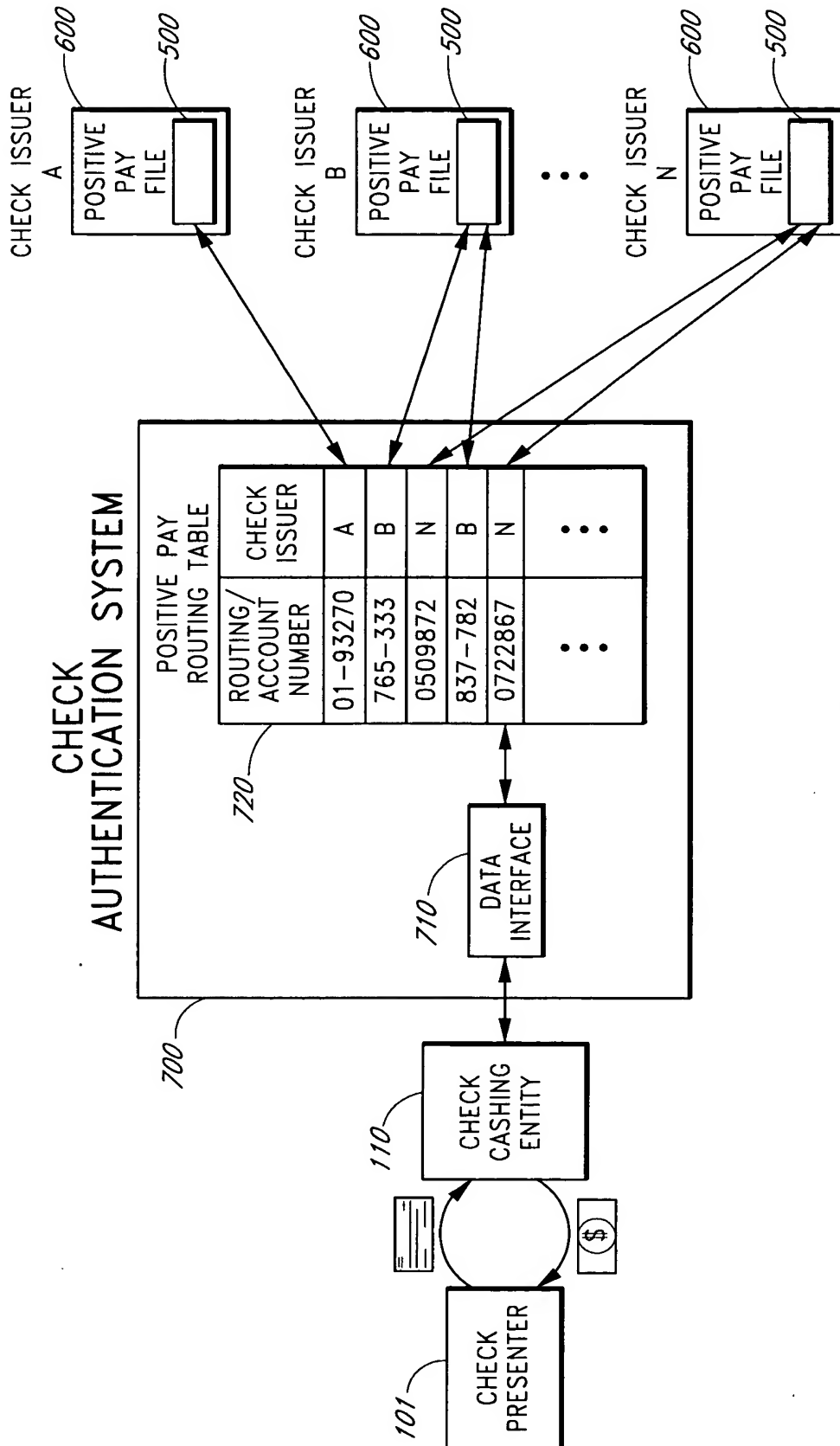


FIG. 7A



9/23

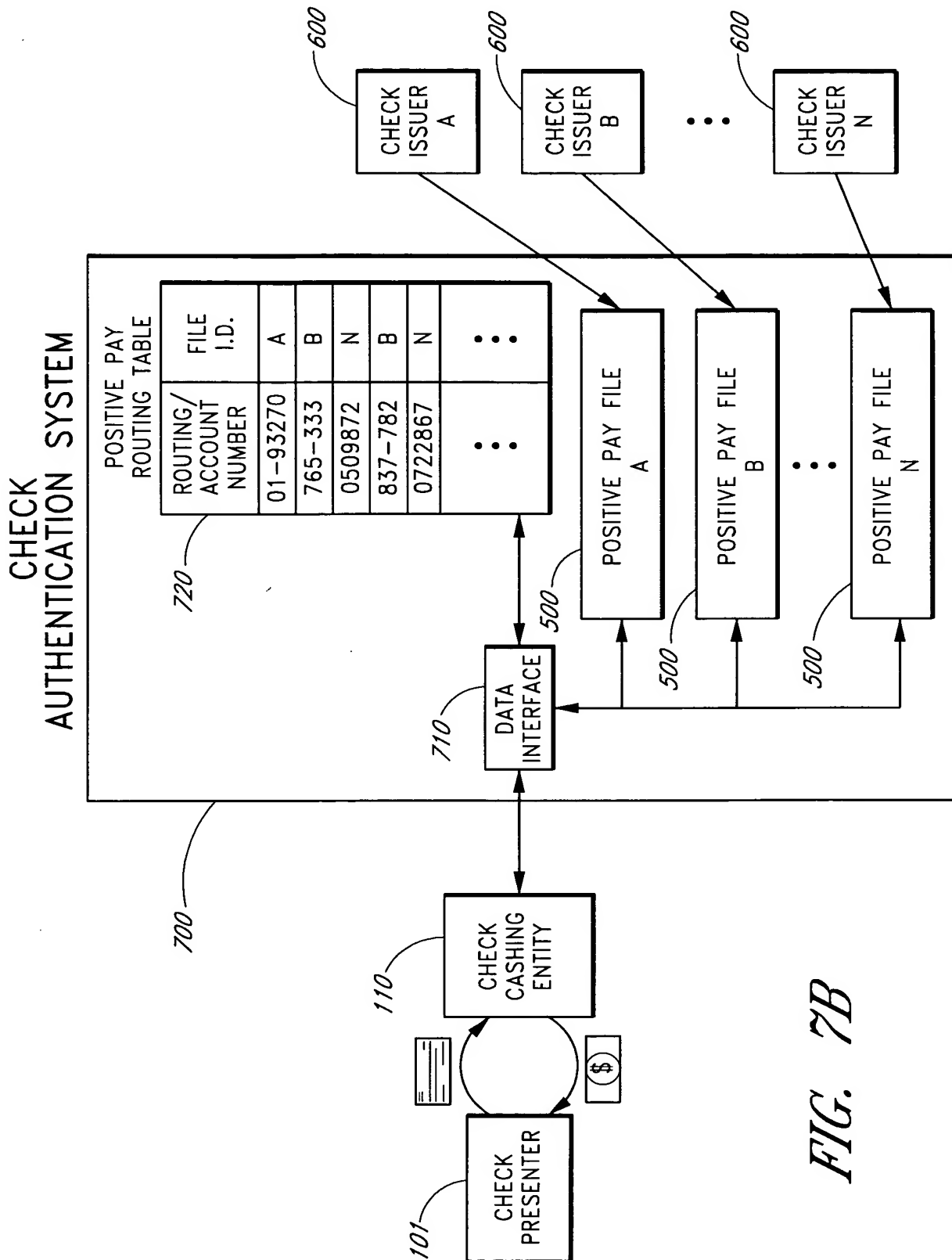


FIG. 7B

10/23

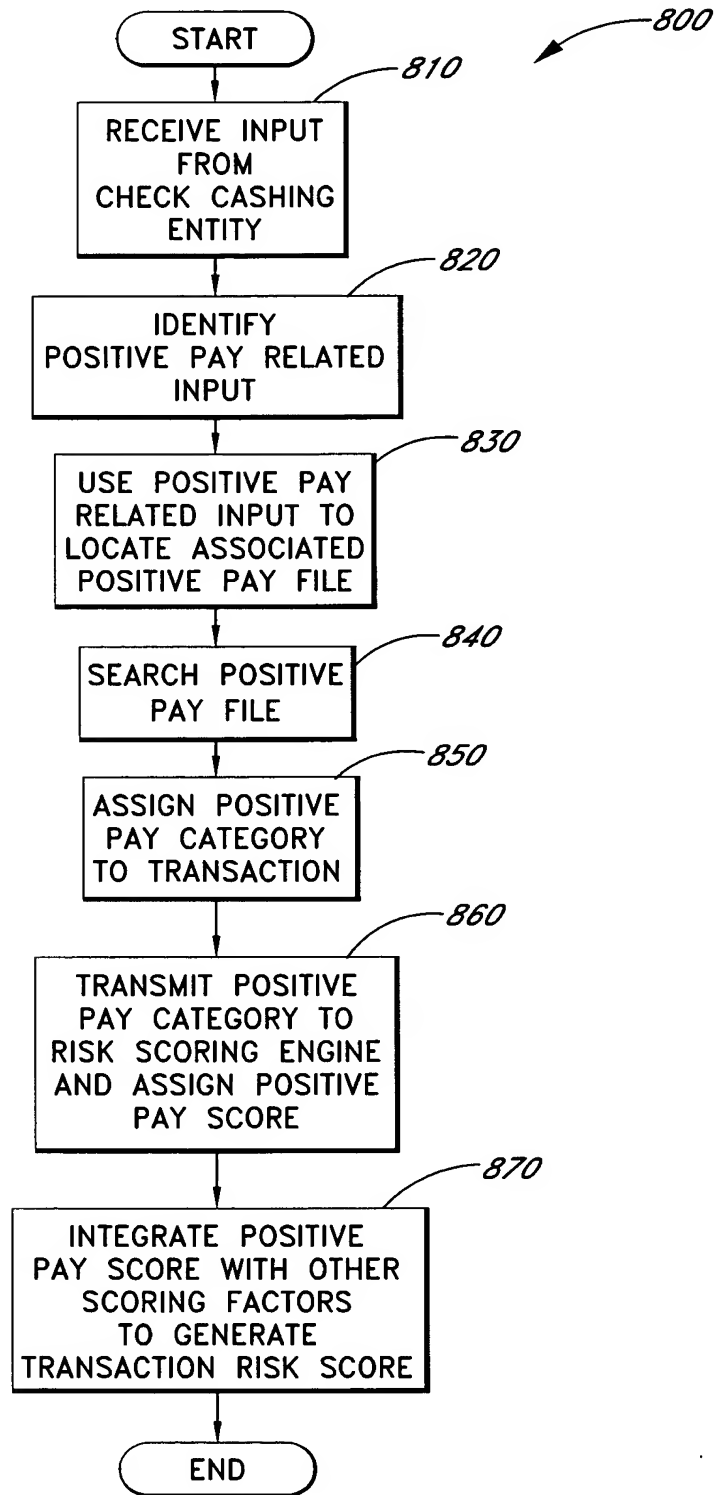


FIG. 8

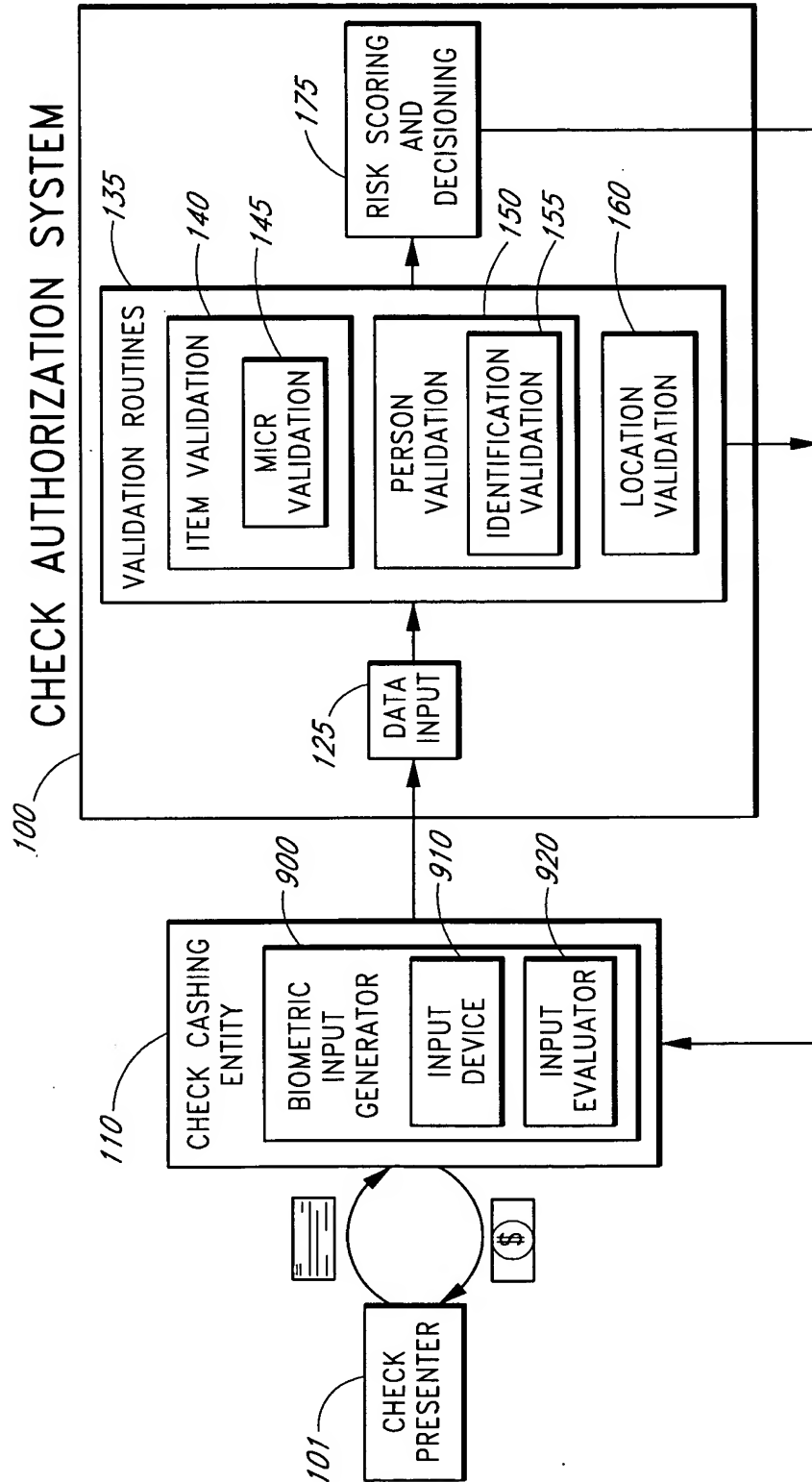


FIG. 9A

12/23

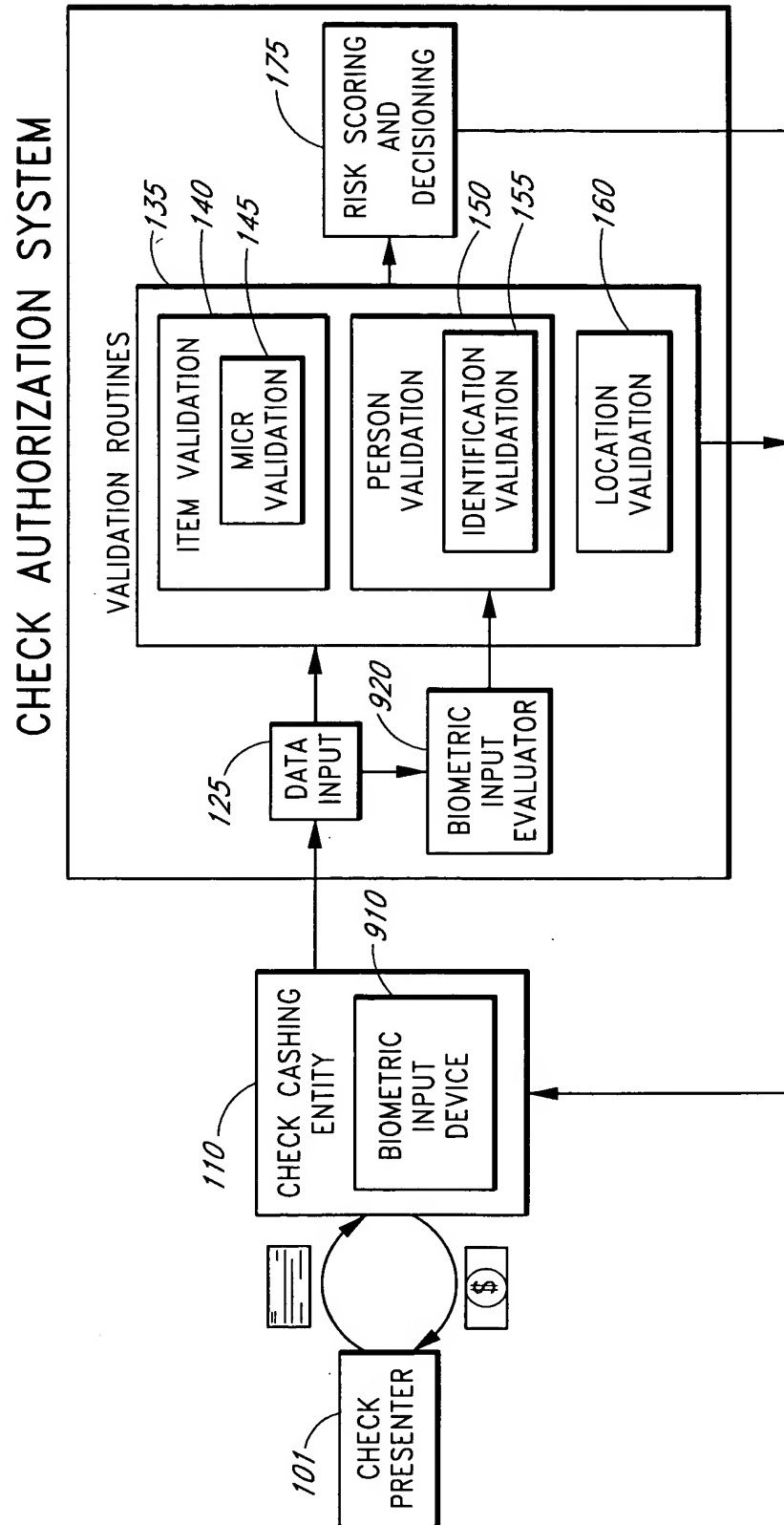


FIG. 9B

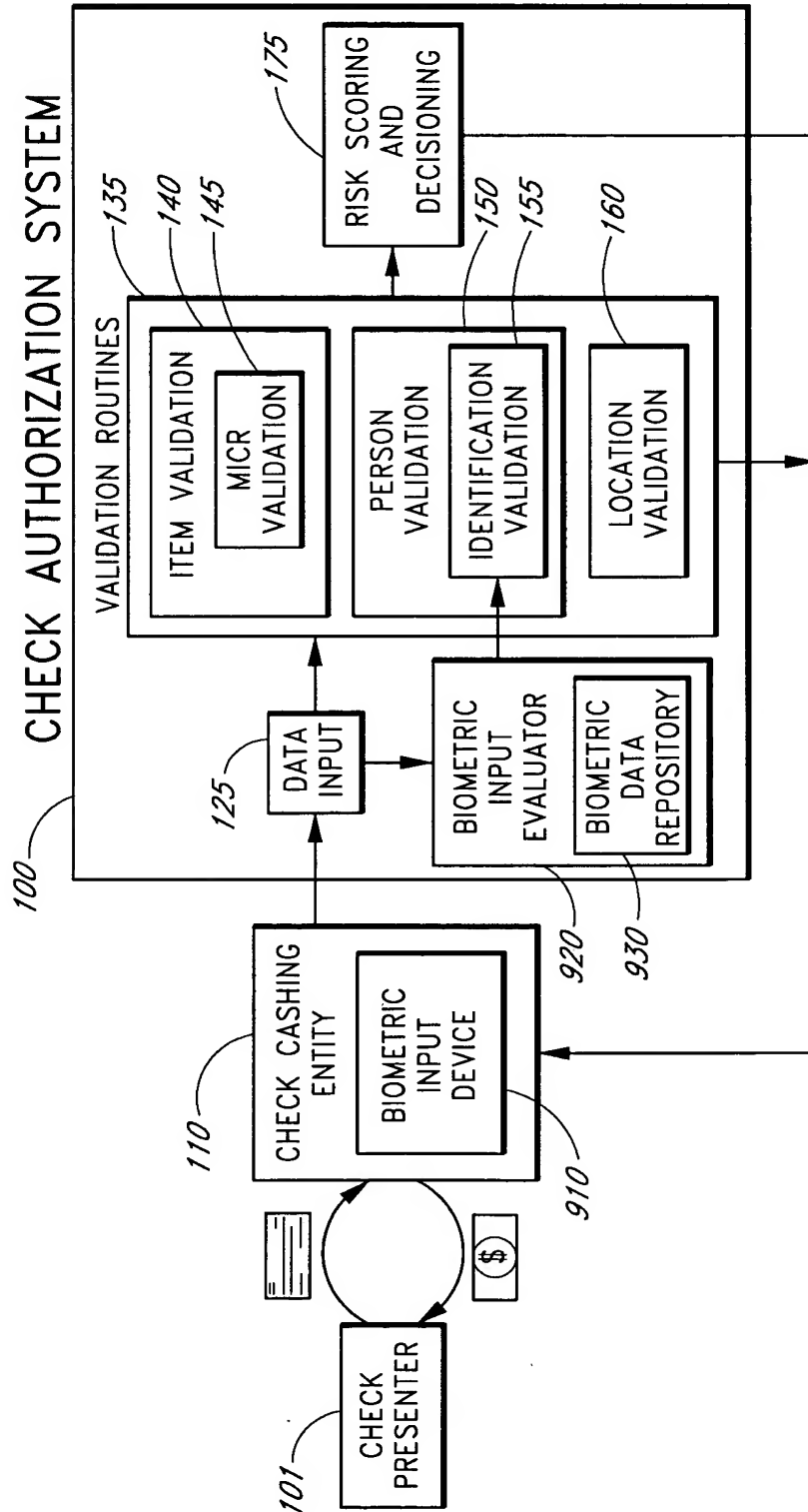


FIG. 9C

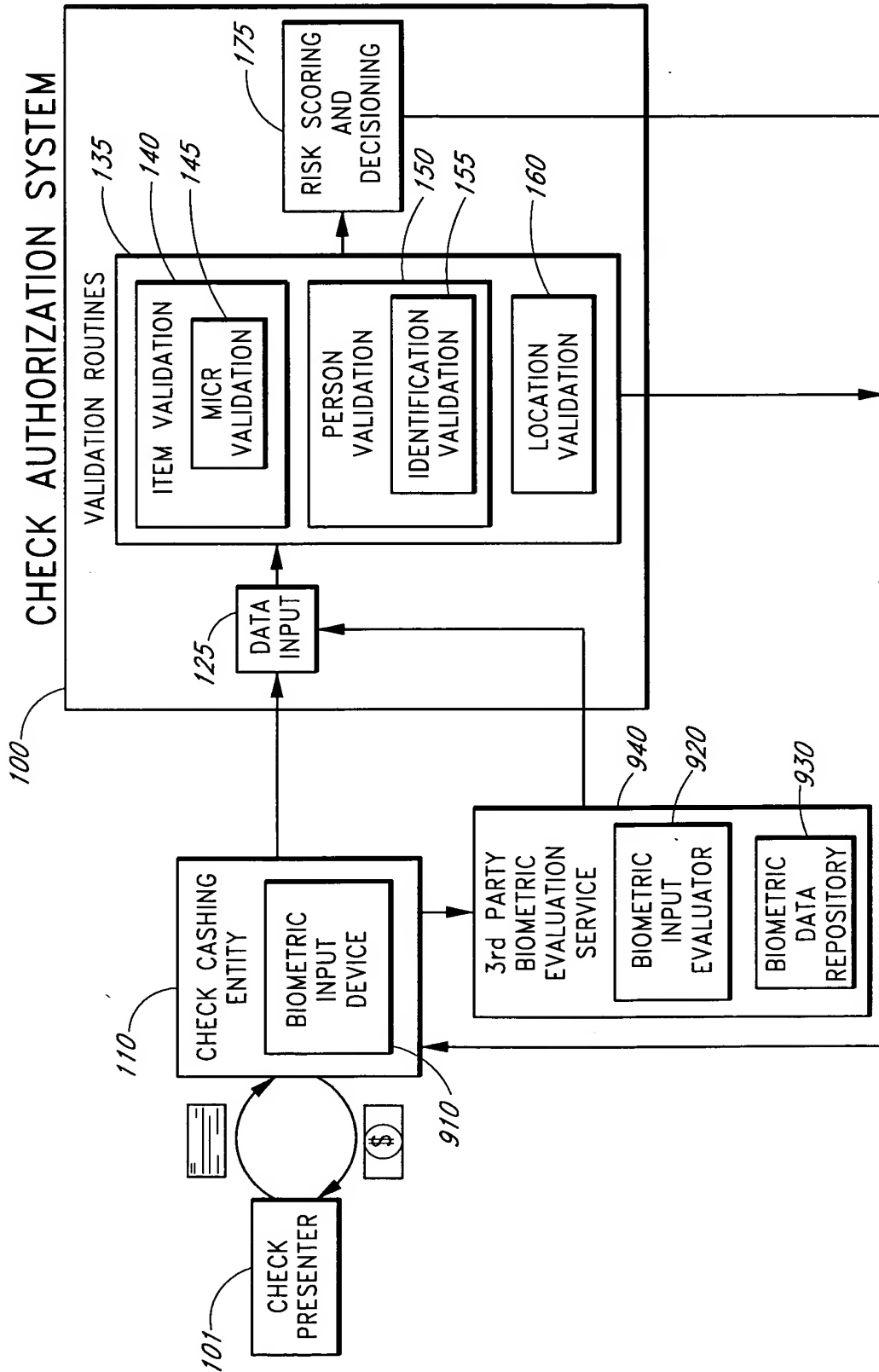


FIG. 9D

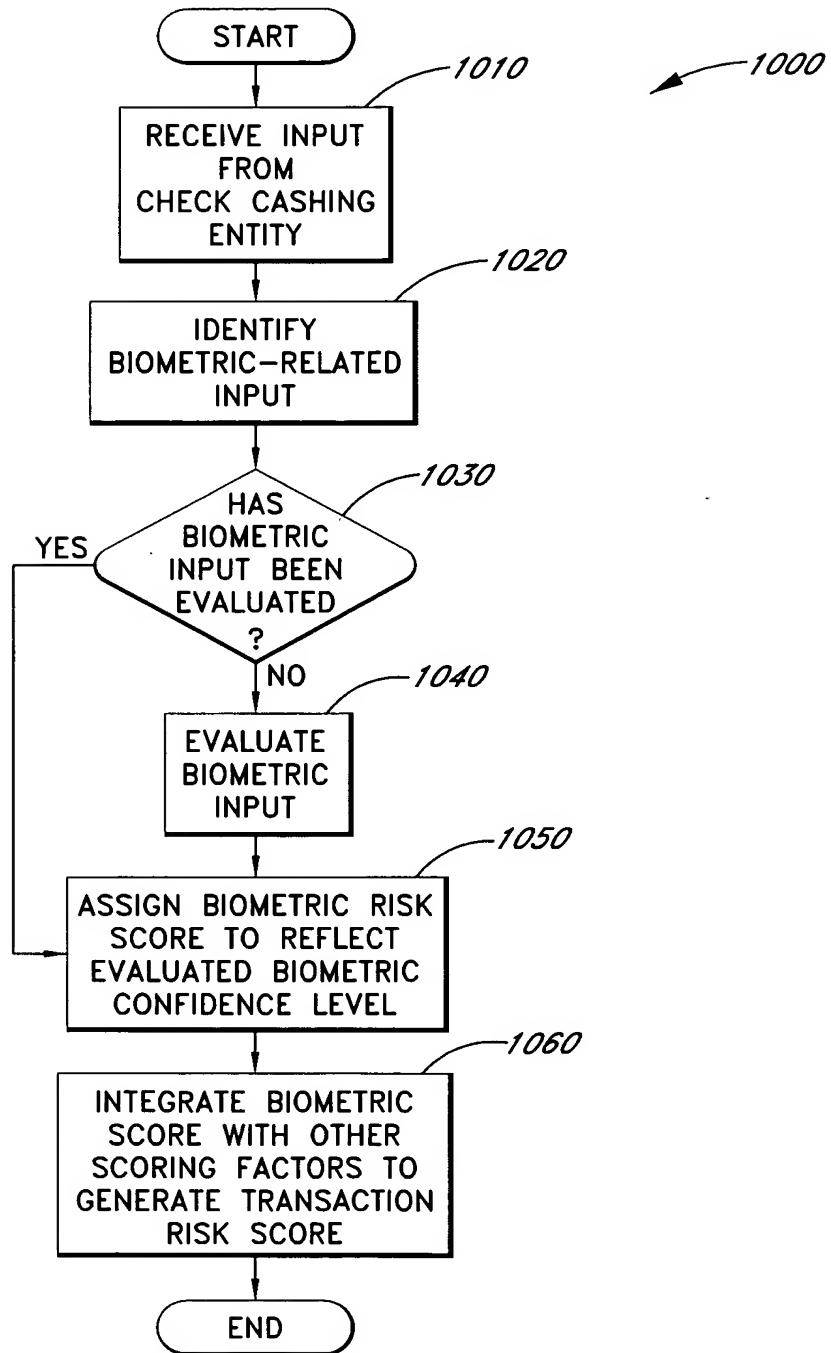


FIG. 10

16/23

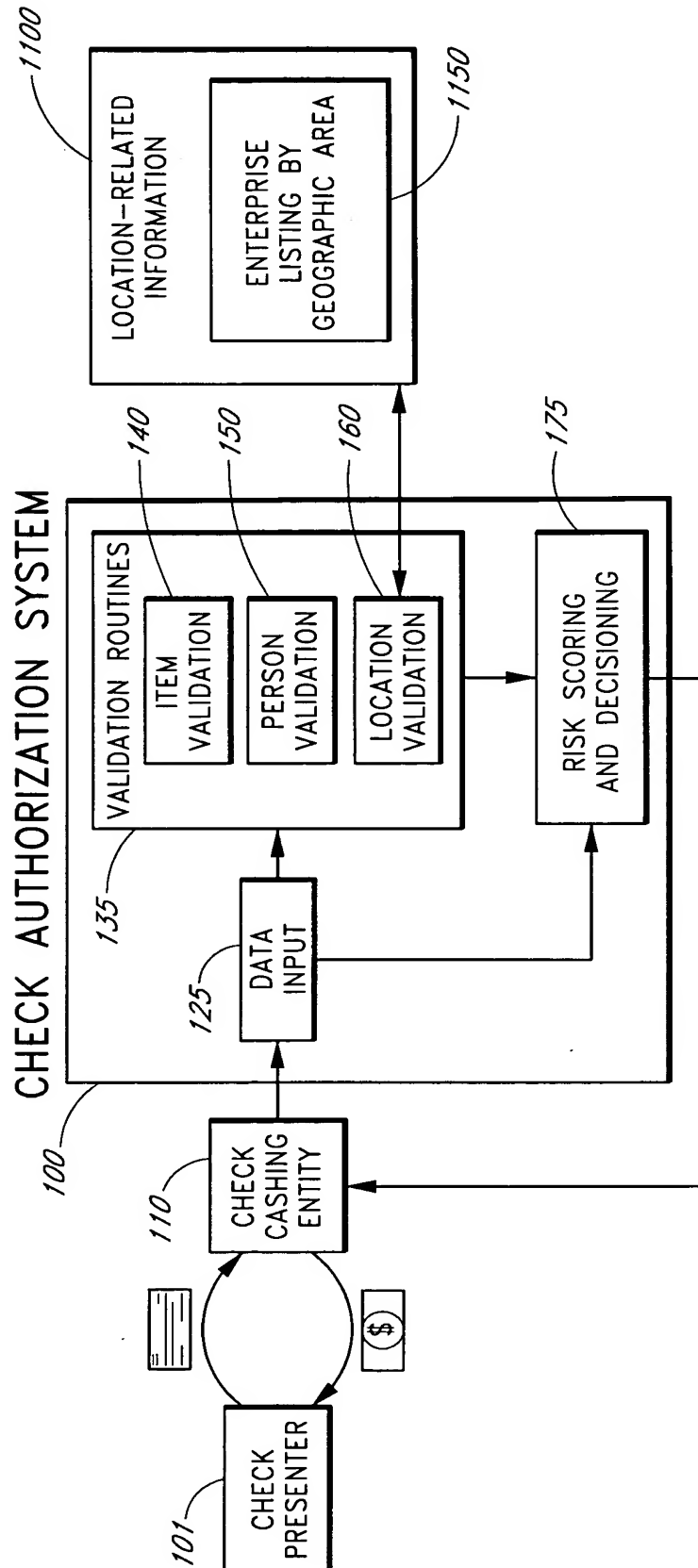


FIG. 11A



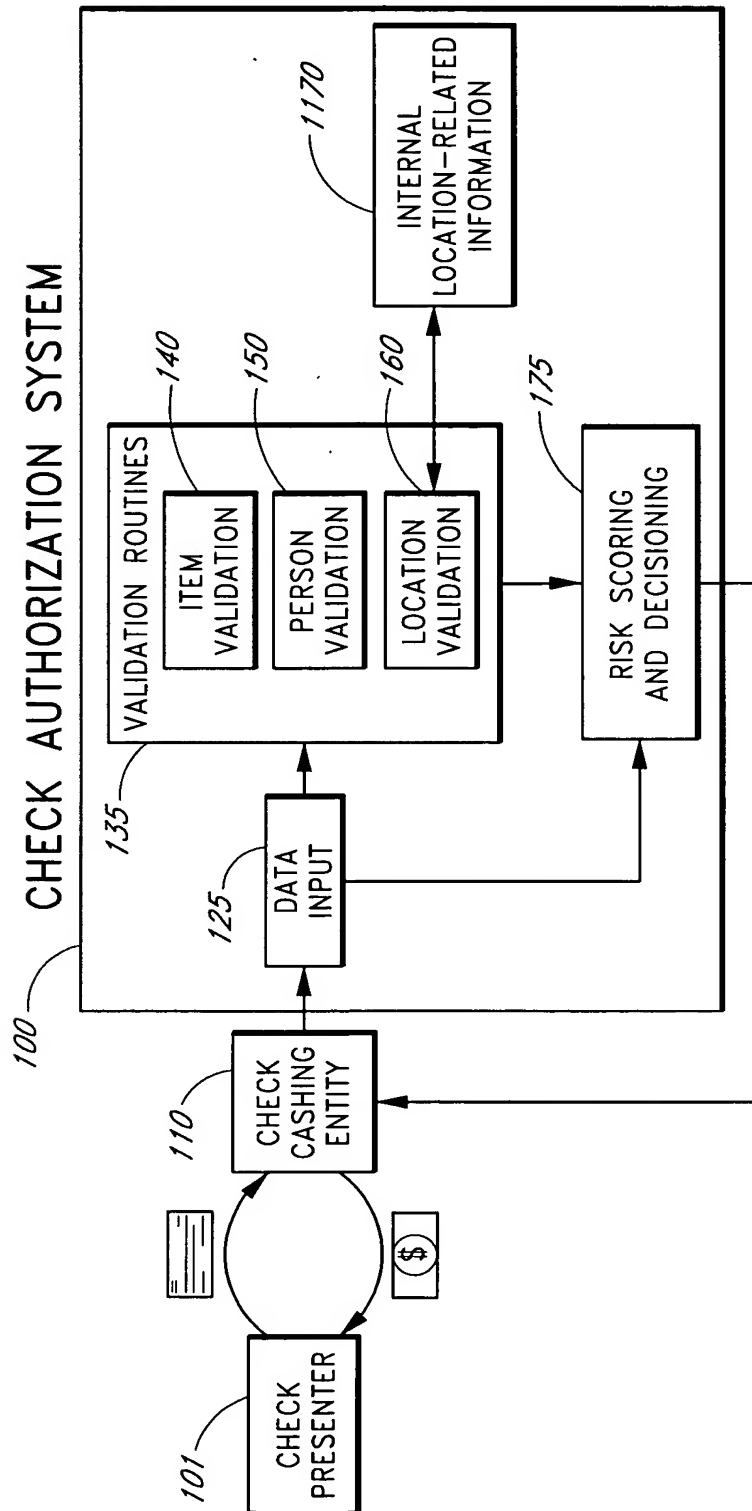


FIG. 11B

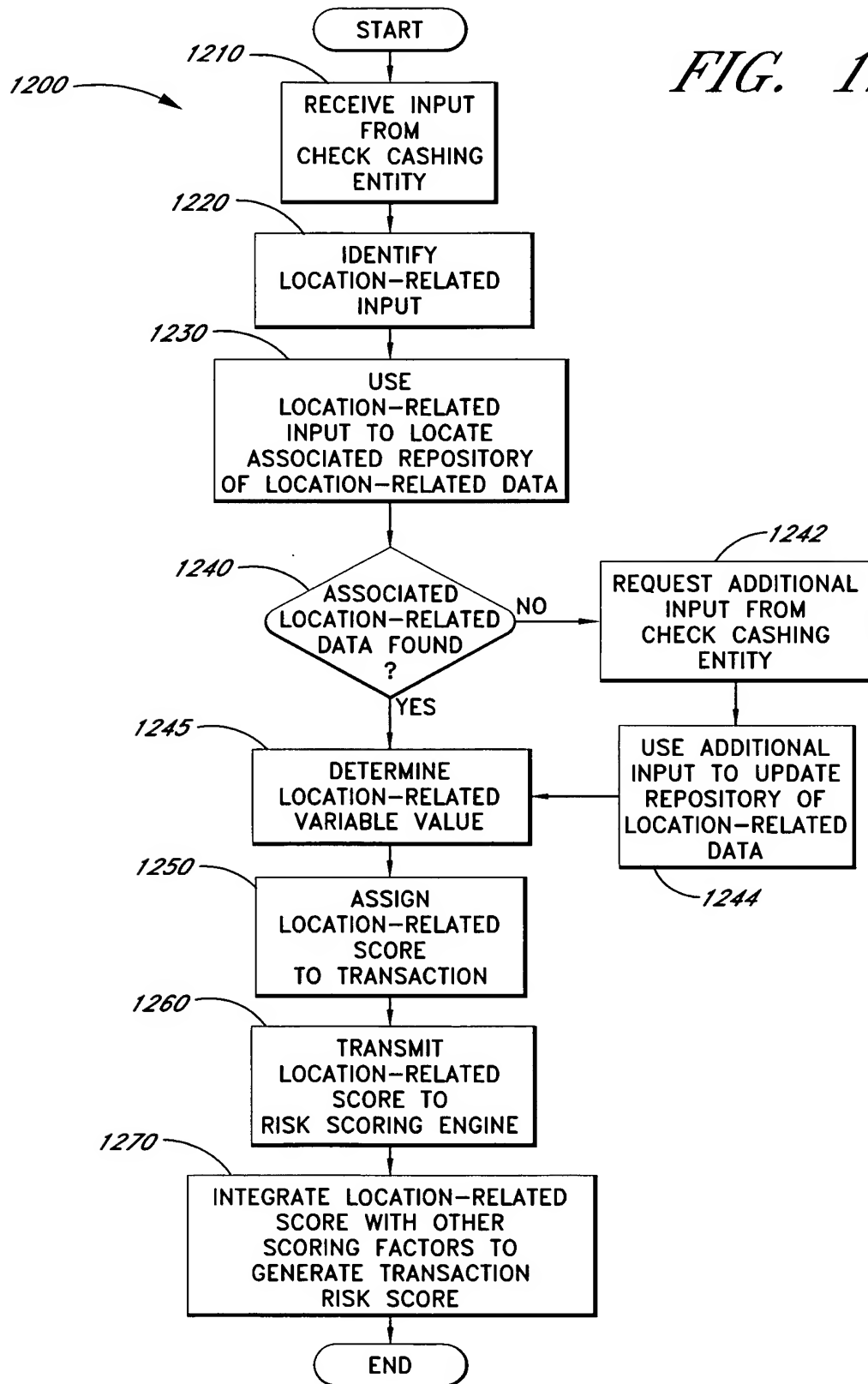
1170

ROUTING NUMBER	ACCOUNT NUMBER	PAYOR NAME	PAYOR LOCATION	...

1171 1172 1173 1174

FIG. 11C

FIG. 12



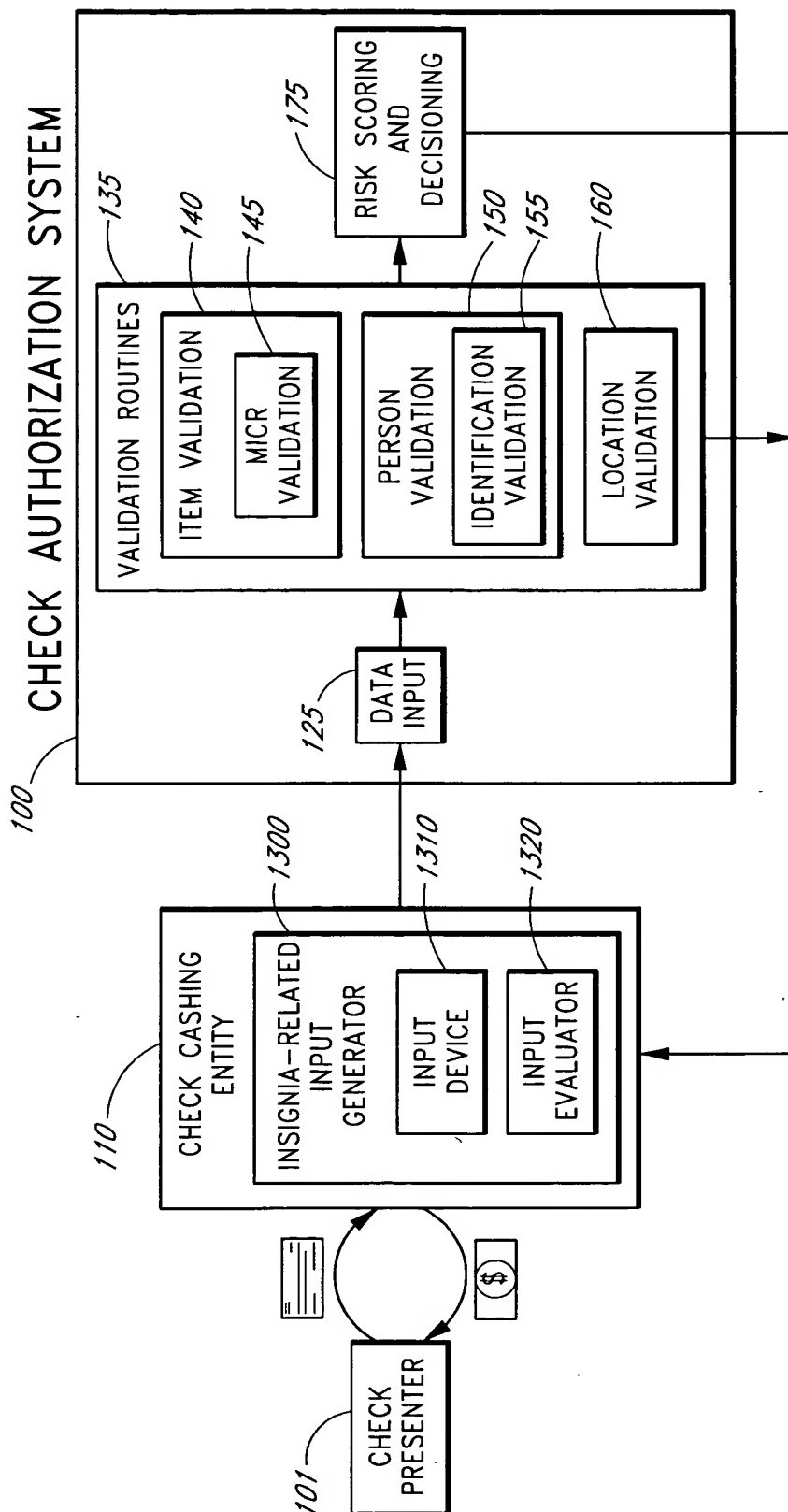


FIG. 13A

21/23

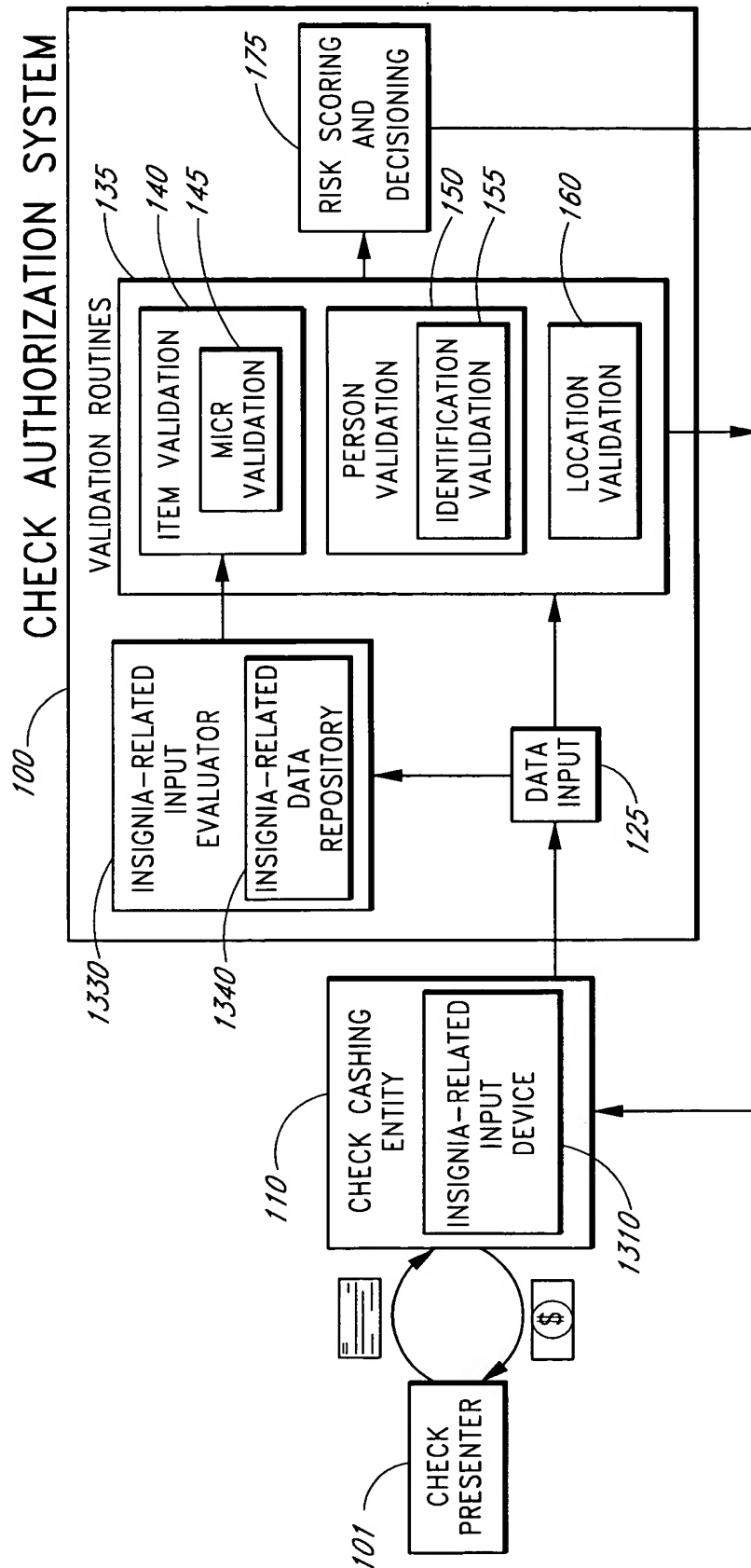


FIG. 13B

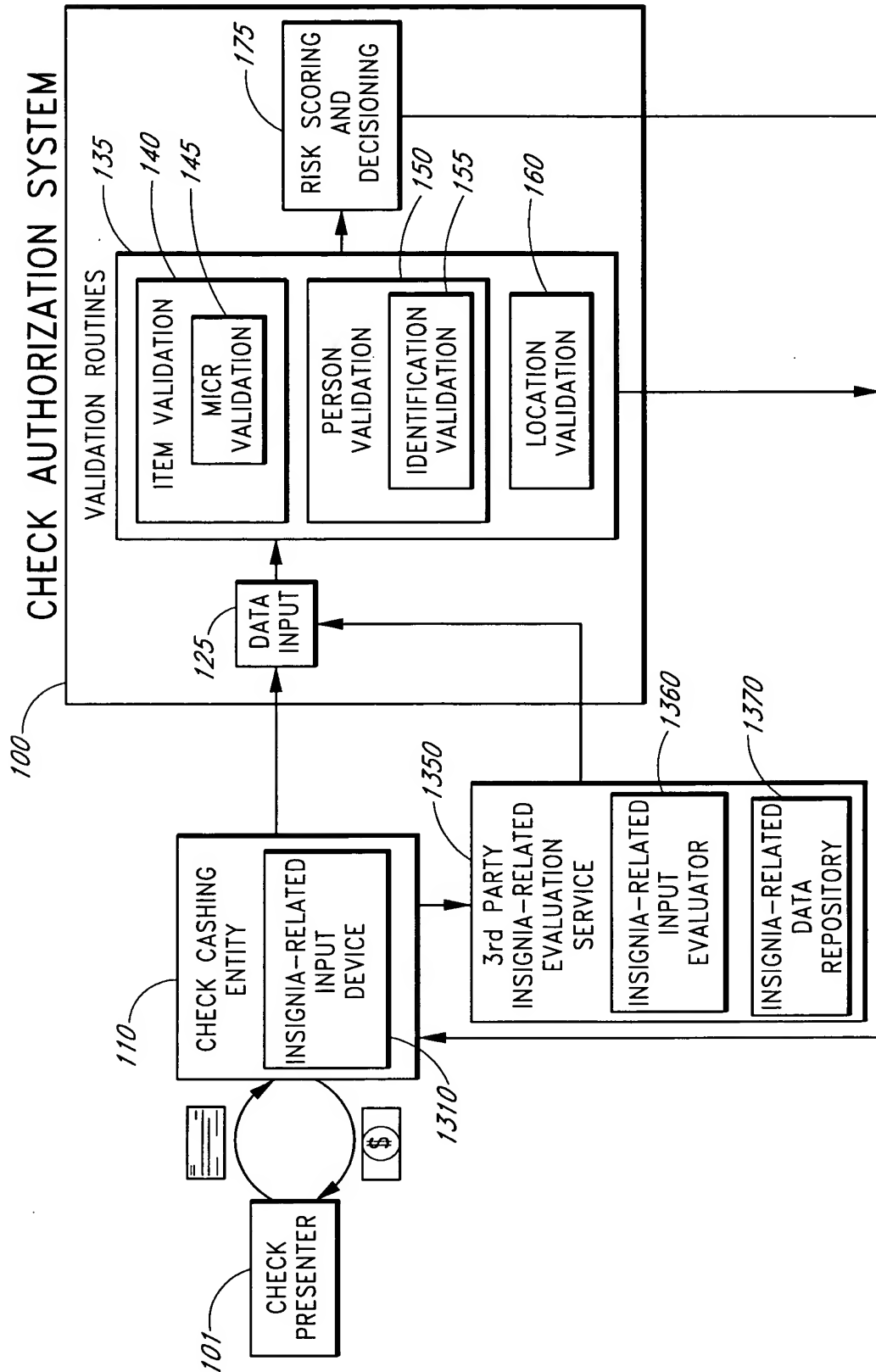
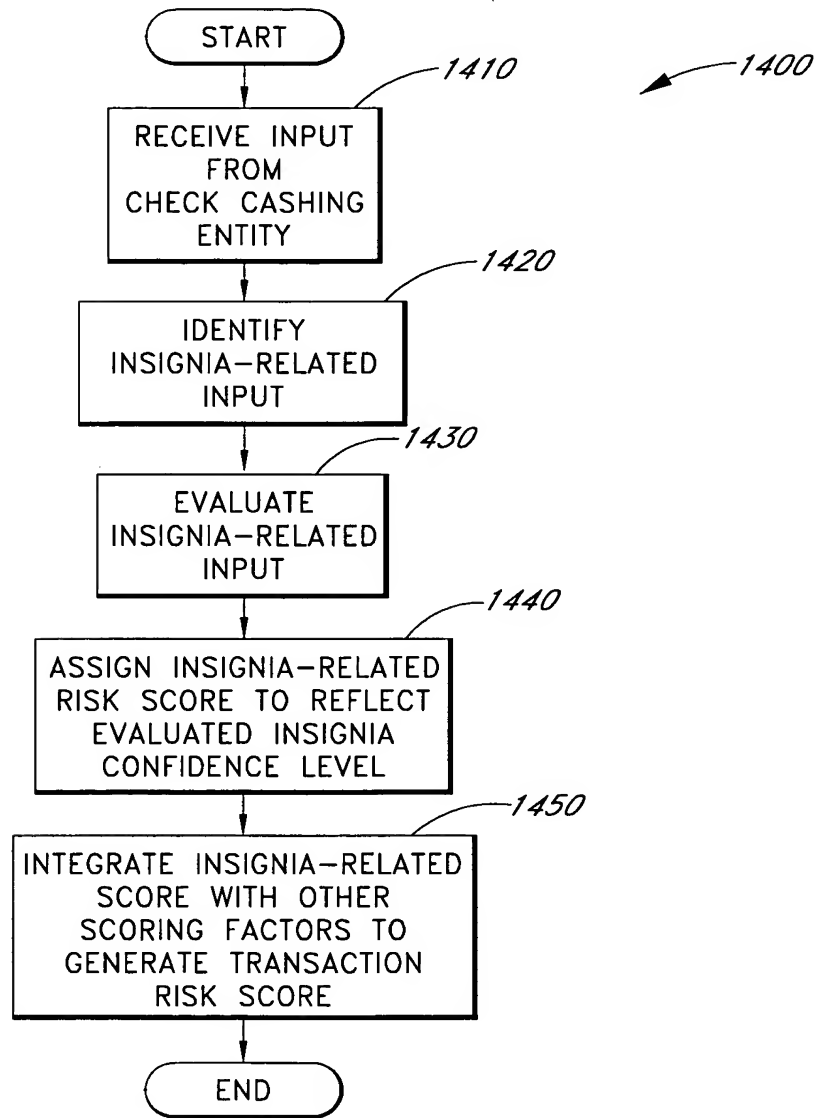


FIG. 13C



*FIG. 14*